

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 08-35428-KRH
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James R Taylor Sr.
2204 Brockway Lane
Richmond, VA 23223

Jean M Taylor
2204 Brockway Lane
Richmond, VA 23223

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-7338

Joint Debtor: xxx-xx-6817

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

Joint Debtor: NA

**DISCHARGE OF JOINT DEBTORS AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

James R Taylor Sr. and Jean M Taylor are granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: August 20, 2013

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 James R Taylor
 Jean M Taylor
 Debtors

Case No. 08-35428-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: mullert
 Form ID: B18W

Page 1 of 3
 Total Noticed: 36

Date Rcvd: Aug 20, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2013.

db/jdb
 cr +James R Taylor, Sr., Jean M Taylor, 2204 Brockway Lane, Richmond, VA 23223-2526
 +Countrywide Home Loans, Inc., Samuel I. White, P.C., 1804 Staples Mill Road,
 Richmond, VA 23230-3530
 cr +SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
 8548936 +Bna Financial Bureau, 8000 Safari Dr, Smyrna, TN 37167-6605
 8548938 +Cash-2-U Payday Loans 13, 3131 Mechanicsville Turnpike, Richmond, VA 23223-1722
 8548940 +Check'n'Go, 7081 Mechanicsville Turnpike, Suite 208C, Mechanicsville, VA 23111-3609
 8548942 +Countrywide, 450 American St, Simi Valley, CA 93065-6285
 8615171 Countrywide Home Loans, Inc., 7105 Corporate Drive, PTX-B-209, Plano, TX 75024-4100
 8548946 +Glasser & Glasser, Crown Center, Suite 600, 580 East Main Street, Norfolk, VA 23510-2306
 8548947 +Home Furnish, 5324 Va Beach Rd, Virginia Beach, VA 23462-1828
 8548951 +New Generations, 1700 Robin Hood Rd, Richmond, VA 23220-1012
 11406775 +Select Portfolio Servicing, Inc. as Age, 3815 South West Temple,
 Salt Lake City, UT 84115-4412
 8672447 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657
 (address filed with court: WACHOVIA DEALER SERVICES, PO BOX 19657, IRVINE, CA 92623-9657)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

8598563 +E-mail/Text: bankruptcynotices@aisservicesllc.com Aug 21 2013 02:28:45 AIS Services, LLC,
 8996 Miramar Road, Suite 220, San Diego, CA 92126-4451
 8657599 +Fax: 864-336-7400 Aug 21 2013 03:10:31 Advance America, 135 North Church Street,
 Spartanburg, SC 29306-5138
 8548930 +Fax: 864-336-7400 Aug 21 2013 03:10:31 Advance America, 6100 W Broad St., Suite B,
 Richmond, VA 23230-2214
 8548931 +E-mail/Text: bankruptcynotices@aisservicesllc.com Aug 21 2013 02:28:45 Ais Services,
 50 California St, San Francisco, CA 94111-4619
 8548934 +EDI: HFC.COM Aug 21 2013 02:19:00 Benfcl/Hfc, Pob 1547, Chesapeake, VA 23327-1547
 8548935 EDI: BANKAMER.COM Aug 21 2013 02:19:00 Bk Of Amer, 4060 Ogletown/Stan,
 Newark, DE 19713-0000
 8733978 EDI: CAPITALONE.COM Aug 21 2013 02:19:00 CAPITAL ONE BANK (USA), N.A.,
 C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155, NORCROSS, GA 30091
 8548937 +EDI: CAPITALONE.COM Aug 21 2013 02:19:00 Cap One, Pob 30281,
 Salt Lake City, UT 84130-0281
 8548939 +E-mail/Text: heatherg@checkcity.com Aug 21 2013 02:28:29 Check City, 2729 B West Broad St,
 Richmond, VA 23220-1905
 8548943 +EDI: HFC.COM Aug 21 2013 02:19:00 Direct Merchants Bank, Cardmember Services,
 P.O. Box 5250, Carol Stream, IL 60197-5250
 8548944 +EDI: AMINFOFP.COM Aug 21 2013 02:18:00 Fst Premier, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145
 8548945 +EDI: RMSC.COM Aug 21 2013 02:19:00 Gemb/Lowes, Po Box 981400, El Paso, TX 79998-1400
 8548948 +EDI: HFC.COM Aug 21 2013 02:19:00 Hsbc Bank, Po Box 19360, Portland, OR 97280-0360
 8736799 EDI: RESURGENT.COM Aug 21 2013 02:19:00 LVNV Funding LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 8548949 +EDI: RESURGENT.COM Aug 21 2013 02:19:00 Lvnv Funding, P.O. B 10584,
 Greenville, SC 29603-0584
 8548950 E-mail/Text: bankruptcydepartment@ncogroup.com Aug 21 2013 02:29:51 Nco Fin/51, Pob 13574,
 Philadelphia, PA 19101-0000
 8681596 +EDI: PRA.COM Aug 21 2013 02:19:00 PRA Receivables Management, LLC,
 As Agent Of Portfolio Recovery Assocs., POB 41067, NORFOLK VA 23541-1067
 8548952 +EDI: PRA.COM Aug 21 2013 02:19:00 Portfolio, 120 Corporate Blvd, Ste 100,
 Norfolk, VA 23502-4962
 8630240 +E-mail/Text: csidl@sbcglobal.net Aug 21 2013 02:30:42 Premier BankCard/Charter,
 P.O. Box 2208, Vacaville, CA 95696-8208
 8548954 EDI: RESURGENT.COM Aug 21 2013 02:19:00 Resurgent Capital Services, P.O. Box 10465,
 Greenville, SC 29603-0465
 8548955 +EDI: RESURGENT.COM Aug 21 2013 02:19:00 Resurgent Capital Services,
 15 S. Main St., Suite 600, Greenville, SC 29601-2768
 8548956 +E-mail/Text: collection@newgenfcu.org Aug 21 2013 02:28:20 Vacap Fcu, 1700 Robin Hood Rd,
 Richmond, VA 23220-1012
 8680451 EDI: ECAST.COM Aug 21 2013 02:18:00 eCAST Settlement Corporation assignee of,
 HSBC CONSUMER LENDING USA INC, POB 35480, Newark NJ 07193-5480

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BAC Home Loans Servicing, L.P. fka Countrywide Hom
 cr Deutsche Bank National Trust Company, as
 cr SELECT PORTFOLIO SERVICING, INC. AS SERVICING AGE
 8548932 Alltel, West Laburnum Avenue

District/off: 0422-7

User: mullert
Form ID: B18W

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Total Noticed: 36

Date Rcvd: Aug 20, 2013

8548957* ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657
(address filed with court: Wachdlrserv, P.O. Box 1697, Winterville, NC 28590-0000)
8548933 ###Bcc Financial Manage, 3230 W Commercial Blvd Ste 200, Fort Lauderdale, FL 33309-3400
8665826 ##CitiFinancial Inc, P.O. Box 140489, Irving, TX 75014-0489
8548941 ##Citifinancia, Po Box 499, Hanover, MD 21076-0499
8548953 ###Portfolio Rc, 287 Independence, Virginia Beach, VA 23462-2962

TOTALS: 4, * 1, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

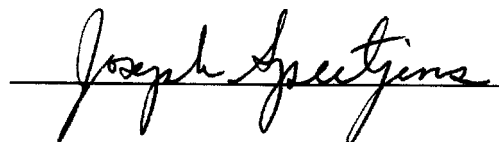
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0422-7

User: mullert
Form ID: B18W

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Total Noticed: 36

Date Rcvd: Aug 20, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2013 at the address(es) listed below:

Angela Nicole Watson on behalf of Creditor SELECT PORTFOLIO SERVICING, INC. AS SERVICING AGENT FOR DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL I TRUST 2006-HE8, MORTGAGE anwatson@closingsource.net, khildebeidel@closingsource.net; vaecf@closingsource.net
Carl M. Bates station01@richchap13.com, station10@richchap13.com; station03@richchap13.com; station07@richchap13.com; station06@richchap13.com
Eric David White on behalf of Creditor BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing, L.P., as Servicer for Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE8, Mortgage ewhite@siwpc.com, mfreeman@siwpc.com; klane@siwpc.com; bjordan@siwpc.com; jmuncy@siwpc.com; drubin@siwpc.com; ecfval@siwpc.com; ecfva2@siwpc.com; ecfva3@siwpc.com; bjordan@siwpc.com;
Eric David White on behalf of Creditor Countrywide Home Loans, Inc. ewhite@siwpc.com, mfreeman@siwpc.com; klane@siwpc.com; bjordan@siwpc.com; jmuncy@siwpc.com; drubin@siwpc.com; ecfval@siwpc.com; ecfva2@siwpc.com; ecfva3@siwpc.com; bjordan@siwpc.com;
Richard James Oulton on behalf of Joint Debtor Jean M Taylor 2debtlawgroup@gmail.com, thedebtlawgroupmail@gmail.com; fellows.jl@gmail.com; rchurwitz@gmail.com
Richard James Oulton on behalf of Debtor James R Taylor, Sr. 2debtlawgroup@gmail.com, thedebtlawgroupmail@gmail.com; fellows.jl@gmail.com; rchurwitz@gmail.com
Tawana Denise Shephard on behalf of Creditor Deutsche Bank National Trust Company, as tshephard@closingsource.net, awatson@closingsource.net; VAECF@closingsource.net
TOTAL: 7